

1 21. (Amended) A system according to claim 18, characterized in that the comparing device
 2 (3) comprises a subscriber checking device (12) in which is held the identification code
 3 of each mobile cell phone and the account number associated therewith in the account
 4 keeping device, and in that the control device transmits to the account keeping device the
 5 account number corresponding to the identification code, on the basis of the information
 6 in the subscriber checking device, rather than the identification code of the mobile cell
 7 phone.

1 22. (Amended) A system according to claim 18, characterized in that the comparing device
 2 (3) comprises a merchant checking device (11) in which is held the identification code of
 3 each merchant station and the account number associated therewith in the account
 4 keeping device, and in that the control device transmits to the account keeping device the
 5 account number corresponding to the identification code, on the basis of the information
 6 in the merchant memory device, rather than the identification code of the merchant
 7 station.

SPECIFICATION

In the specification, at page 1, please insert the following paragraph after line 25 and before line 26.

--In WO 98/47116 A1 is described a method for effecting of payments by a client to a merchant via telecommunication device as well as a corresponding device for effecting the method. In this method, the client starts the payment by first transmitting at least a merchant's code and the amount to be paid via a cell phone to a so-called telepay device which can build up connections to the client's bank, to the merchant's bank and to the merchant himself. This transaction data is intermediately stored by the telepay device and sends requests for confirmation to the client and/or after building up of a corresponding communication connection and transmitting of a transaction code being specific for this transaction and of the amount to be confirmed - to the merchant. After the confirmation was received, the amount is transferred by a bank specified by a merchant's entry in a data base of the telepay device, respectively, the first bank is requested to transfer. Hereby is preferably determined for safety reasons the